



Order Filed on February 18, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor

MTGLQ Investors, L.P.

In Re:

Sidulfo Lambert,

Debtor.

Case No.: 19-32453 RG

Adv. No.:

Hearing Date: 1/15/2020 @ 8:30 a.m.

Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: February 18, 2020

A handwritten signature in cursive script that reads "Rosemary Gambardella".
Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Sidulfo Lambert

Case No.: 19-32453 RG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MTGLQ Investors, LP, holder of a mortgage on real property located at 308 Franklin Street, Elizabeth, NJ, 07206, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Antonio R. Espinosa, Esquire, attorney for Debtor, Sidulfo Lambert, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** Debtor is to obtain a loan modification by April 2, 2020, or as may be extended by an application to extend the loss mitigation period; and

It **ORDERED, ADJUDGED and DECREED** Debtor is to make post-petition payments in accordance with the terms of the loss mitigation order while the loss mitigation period is active; and

It **ORDERED, ADJUDGED and DECREED** the trustee is not to pay the arrears per the plan while the loan modification is pending; and

It **ORDERED, ADJUDGED and DECREED** Secured Creditor does not waive its rights to the pre-petition arrears or the difference between the regular post-petition payment and the loss mitigation payment, or any other post-petition arrears that may accrue; and

It **ORDERED, ADJUDGED and DECREED** if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It **ORDERED, ADJUDGED and DECREED** Secured Creditor's objection is hereby resolved.